



HOME FIRE SAFETY GUIDE; PLANNING AND RECOVERY

Knowing what to do if there is a **fire** in or around your home can save your life, the lives of your family and your precious memories.

“Planning ahead for

potential emergencies will save lives and property while aiding in the recovery of a disaster’s aftermath. This brochure is a simple guide for steps to help you keep your home and property safe before, during and after a fire.”



Martin Garrick

— Martin Garrick
Assemblyman, 74th District

Don't wait until it is too late. Plan today so that you are prepared for tomorrow.

No one wants to think about a fire at home, but thinking about it and being prepared will save lives and aid in recovery.

Use common sense: don't give fires a place to start.

In 2008 more than 1.4 million fires were reported in the United States causing more than \$15.5 billion in property damage. \$1.4 billion of the property damaged occurred in California. Nationwide fire departments responded to a fire every 22 seconds. Many of these could have been avoided had preparations been set in place at the home. The following guidebook is intended to help you prepare for a potential fire and aid in your recovery if a fire does occur.

EMERGENCY PLAN

When corresponding with your legislator, use the following helpful hints to maximize your influence:

Every household needs and emergency plan for fires. Developing and practicing your plan are important keys to making it out alive and well.

- Post Emergency phone numbers by each phone.
- Each room should have two escape routes.
- Conduct a home survey, looking for fire hazards.
- A home fire alarm signal should be discussed and agreed upon.
- Have a common meeting place outside the home.
- Designate a relative or friend out of the area whom family can share information with.
- Make sure all family members know how to "stop, drop and roll."
- Practice Emergency Drills In The House regularly (EDITH).
- Make sure all family members know how to use a fire extinguisher and where they are stored.
- Show responsible family members how and when to turn off the utilities (water, gas and electricity) at the main switches. If you have children in daycare or school, ask to see their emergency plan. Their plan should have information about how they will communicate with parents during a disaster. Ensure that they have staff members that have been trained in child first-aid and CPR.
- Keep a 3-day supply of drinking water and canned foods on hand. Have first-aid supplies, a portable radio, portable lanterns and batteries on hand.
- **GET OUT FAST!** Don't stop to gather valuables, don't try to find the source of the fire and don't fight it yourself.



Smoke Detectors

Part of being prepared means having the proper equipment installed in your home. A smoke detector is the first line of defense for your home and family.

- Only purchase smoke detectors that are listed by UL and carry the UL mark on the packaging.
- For people with hearing impairments, special smoke detectors with strobes and/or vibration are available.
- Install detectors in bedroom areas, the dining room, hallways and the utility room.
- Test your detectors monthly.
- Replace batteries twice a year (when you change your clocks for Daylight Savings and Standard Time).
- Clean detectors with a vacuum cleaner. Dust and cobwebs reduce sensitivity to smoke.
- Install new smoke detectors if they are more than 10 years old.

Inside your Home

While many may focus on fires starting outside the home, the real fact of the matter is that most fires begin inside your home. The following tips will help keep your home and family safe from the inside out.

- Smoking is the #1 cause of fatal fires. Use caution when smoking at home and dispose of ashes and cigarette butts properly.
- If you have small children, install child safety plugs on all unused electrical outlets.
- Replace worn or frayed electrical cords, don't run wires under rugs and never use multiple attachment plugs without a surge protector.
- Don't use candles or matches to light dark spaces.
- Never leave burning candles unattended.
- If you smell gas, don't turn on the lights or light matches. Open windows to ventilate your home.
- Clean fireplace chimneys and flues at least once a year. Make sure to have a ½" mesh screen on your chimney and that tree branches are cleared away by at least 10 feet from the chimney opening.
- If using a wood stove, burn only seasoned hardwood, which burns evenly and doesn't contain toxins.

In the Kitchen

The kitchen is the hub of activity in most homes. Families congregate and do most of the household cooking in this room. Having this room set up safely will help tremendously to keep a fire from starting.

- More home fires start in the kitchen than any other room. Keep anything that can burn, including towels, pot holders and paper towels away from the stove top.
- Never store or use gasoline as a cleaner.
- Keep a working fire extinguisher handy.
- When cooking, turn the handles of pots and pans away from the front of the stove.
- Keep matches and lighters out of reach of children.
- Make sure electrical outlets are designed to handle your appliances.
- Never use water to extinguish a grease fire. Slide a lid over the pan and turn off the burner.

In the Bedroom / Bathroom

Bedrooms and bathrooms are generally secluded from many members of the family, so making sure that all of your family members follow simple tips will keep these rooms safe from the dangers of fire.

- Don't smoke in bed.
- Turn off and unplug electric blankets and other electrical appliances when not in use, including curling irons and hair dryers.
- Take extra care when using portable heaters.
- Buy children's sleepwear made of flame-retardant fabric.

In the Garage

The Garage is prone to be a place of storage, making sure that all proper chemicals and electrical equipment are stored properly can raise your chances of preventing a fire astronomically.

- Check your electrical tools regularly for wear. Replace frayed or cracked cords. Replace any tool if it causes small shocks, overheats, shorts out or gives off smoke or sparks.
- Store oily rags in tightly covered containers.
- Mount a working fire extinguisher in the garage.
- Disconnect electrical tools and appliances when not in use.
- Never bring or use gasoline indoors and use it only as a motor fuel.

While Camping

Many families throughout California love spending time in the great outdoors. Following these simple tips will help protect California's pristine natural environment and help to keep your family safe.

- Make sure you have the necessary permits.
- Build campfires a safe distance from tents, trees and buildings.
- Maintain at least a three-foot clear area around the fire, free from all flammable material.
- Have a shovel available for preparing and extinguishing campfires.
- Keep a fire extinguisher or water handy at all times.
- Extinguish campfires with water, using the "drown, stir and feel" method.
- Never leave campfires unattended.
- Supervise children at all times.
- Handle flammable liquids with care.



Wildfires

Millions of Californians live in areas that border fire-prone wilderness. Every year that passes brings on new wildfires that destroy thousands of homes and millions of acres of pristine natural habitats. Maintaining a defensible space around structures and along access roads is the best way to reduce the risk of wildfire and the destruction of property.

California law allows law enforcement to close an area if a fire becomes so dangerous that evacuation becomes a necessity to save lives. If you are ordered to evacuate, follow the instructions given by law enforcement immediately. This may be the only way to protect your family from harm. The following are helpful hints that will prepare your home, family and property:

- Keep tools like a shovel, hoe, rake and bucket available.
- A "defensible space" clearance of 100 feet around your home and any structure is the law.
- Use fire-resistant plants in landscaping.
- Avoid burning, especially during dry season.
- Create easy firefighter access to your closest emergency water source.
- Remove dead leaves and needles from your roof and trim dead tree limbs hanging over the house.

Before Evacuation

If you live in an area prone to wildfires, please follow these simple tips to save time before an evacuation is imminent.

- If you see a fire, call 911. Don't assume that someone else has already called.
- Make sure you have an evacuation checklist on hand which includes two routes of escape, important personal papers and critical medications.
- Have an evacuation checklist for pets and livestock; make sure horses are trailer-trained.
- Be involved in community fire-safe planning.

When Evacuation is Imminent

If an evacuation is called follow these steps and any other information sent from local law enforcement in order to keep your home and family safe.

- Cover up: wear long pants, long-sleeved shirts, heavy shoes, a hat and bandana to cover your face.
- Locate pets and livestock and prepare for transport.
- If time allows, clear objects and trash away from the house.
- Close all windows and doors.
- Fill sinks, bathtubs and buckets with water for extra reservoirs.
- Shut off any natural gas, propane or fuel oil supplies at the source.
- Turn lights on to make your home more visible in heavy smoke.
- Park your vehicle facing outward and carry your keys with you at all times.
- Evacuate early; don't wait to be told.
- Stay out of the area until re-entry is allowed.



During Evacuation & Returning Home

During an evacuation many things may seem unclear and tensions can run high, follow the steps below to keep your family out of harm's way. When you have been told it is safe to return, these steps will make coming home that much easier.

- Take the initiative to stay informed – listen to your radio for announcements.
- Follow directions promptly.
- Check with fire officials before returning.
- Check your home carefully for hidden "hot spots" – embers or smoldering fires.
- Be alert for downed power lines and other hazards.
- Keep all doors and windows closed.



Returning to your home after a devastating fire can be a traumatic experience. Many who come back to their homes hardly recognize their property. The following information is dedicated to helping you deal with your insurance company and aid you in hiring the right contractors to help you rebuild what you have lost.

Insurance Rights

The California Department of Insurance provides the following advice when dealing with tragic property loss:

- Contact your insurance company immediately to report your loss.
- Follow the instructions given to you by your claims representative.
- Ask questions if you do not understand your adjuster's instructions.
- Keep a log of names of the people you speak with including dates, times and a summary of pertinent points made in each conversation.
- Take pictures documenting all damages.
- Try to settle your claim directly with your insurance company before hiring a public adjuster or an attorney, your insurance company is obliged to provide an adjuster to you at no charge.
- If you prefer to hire a public adjuster, make sure that they are licensed. Call the California Department of Insurance for licensing verification and for other information regarding public adjusters.
- Do not call anyone to repair or replace your loss without first getting instructions from your adjuster, your insurer's visual inspection of your loss will be necessary before repairs begin.
- Do not throw away damaged property until your adjuster advises you to do so.

Hiring a Contractor

After a disaster unscrupulous sales people often target neighborhoods traveling door to door to generate new business. While many may appear honest, some are not. Below are a set of recommendations to help protect you from predatory operators posing as legitimate contractors:

- Call the Contractors State License Board to check a contractor's license number and get further information on home and property repairs.
- Deal only with licensed contractors and ask to see their "pocket license," together with other identification. A licensed contractor will have that information readily available.
- Don't do business with a contractor who does not carry appropriate insurance. Require a certificate of insurance from your contractor that shows the name of their insurance company, policy number and policy limits the contractor carries. You do not want to be held responsible for a job-related injury on your premises.
- Call the insurance adjuster assigned to your property damage claim and ask the adjuster to make an estimate of the damages and the probable cost of repair. This will provide you with a benchmark estimate and prepare you for negotiations with contractors.
- Plan your project carefully and shop around before hiring a contractor, you should get at least three written bids before you begin on your project.
- When requesting bids, provide all contractors with accurate and identical plans or drawings that will enable them to determine the cost of the work.
- Beware of building contractors that encourage you to spend a lot of money on temporary repairs.
- Get everything the contractor discusses in writing. If changes or modifications occur in the contract terms, these should be acknowledged by all parties in writing.
- Never pay a contractor for the entire project in advance of the work being finished. 10 percent or less may be all that is required to get the job started.
- Do not make a final payment until you are satisfied with the finished product.

Know Your Rights

California law requires the amount of the down payment for any home improvement contract (except for swimming pools) to not exceed \$1,000 or 10 percent of the contract price, whichever is less. The only exception is for the handful of contractors who have Blanket Performance and Payment Bonds, which provide consumer protection should the work not be completed. A very small number of companies have these bonds in file with the Contractors State License Board, it is highly recommended that you check with the Board if the contractor says they have this coverage.

The law also requires a contractor to give you a written notice of your right to cancel a contract within three business days. This is provided that the contract was not signed at the contractor's place of business. It is highly recommended to sign all contracts at your home or place of temporary residence. Use these days to fully familiarize yourself with the contract. If you feel the contract is not all that you would expect, do not hesitate to cancel it. If you do cancel, call the contractor, but make sure that your cancellation is in writing and mailed, faxed, hand-delivered or emailed before midnight of the third day.

Fire and Wildfire Resources

The following phone numbers and websites will help with recovery after a fire or wildfire, keep these handy:

Federal Emergency Management Administration (FEMA)
<http://www.fema.gov>

24-hour disaster info hotline and referral to disaster assistance agencies – 800-525-0321

California Office of Emergency Services (OES)
<http://www.oes.ca.gov>
Safety information and referral line – 800-550-5234

California Department of Forestry and Fire Protection
<http://www.fire.ca.gov>
Fire Safety information and publications line – 916-653-5123

California Department of Insurance
<http://www.insurance.ca.gov>
Information line – 800-927-HELP (4357)

Recovery Resources

For homeowners affected by fires, the following websites and phone numbers that are available with information on assistance:

California Board of Equalization
<http://www.boe.ca.gov>
to assist in reassessing property destroyed by calamity, locate your local county assessor's office at:
<http://www.boe.ca.gov/proptaxes/assessors.htm>

Franchise Tax Board
<http://www.ftb.ca.gov>
to learn more about receiving a state tax deduction for your disaster loss: <http://www.ftb.ca.gov/forms/misc/1034.pdf>

Department of Motor Vehicles
<http://www.dmv.ca.gov>
for assistance replacing driver licenses, ID Cards:
<http://www.dmv.ca.gov/dl/checklists/duplicate.htm>

for assistance replacing vehicle registration:
<http://www.dmv.ca.gov/forms/reg/reg156.htm>

California Department of Insurance
<http://www.insurance.ca.gov>
Information line – 800-927-HELP (4357)

California State License Board
<http://www.cslb.ca.gov>
Information line – 800-321-2752

Federal Government Assistance Websites to access "After a Fire" information:
<http://www.usfa.dhs.gov/citizens/all-citizens/atf/>

to access an Internal Revenue Service Disaster Relief Kit:
<http://www.irs.gov/pub/irs-pdf/p2194.pdf>

Important Local Numbers

Use this space to write down local emergency numbers so that if a fire were to start you will not waste time looking for local contacts that can be of assistance.

“Being prepared for a potential fire either in your home or on your property can be the difference between life and death for you and your family.”



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